



Order Filed on June 30, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

Douglas G. Mitchell, Esq.
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Attorney for Debtor

In Re:

Charisse Breeden-Balaam

Case No.: 18-27662

Chapter: 13

Judge: PAPALIA

**ORDER RESPECTING REQUEST FOR EXTENSION
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

DATED: June 30, 2021



Honorable Vincent F. Papalia
United States Bankruptcy Judge

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on 10/25/2018 :

Property: 33-35 Harding Terrace, Newark, NJ 07112

Creditor: Union County Savings Bank/Bank of America

and a Request for

☒ Extension of the 90 day Loss Mitigation Period having been filed by debtor,
and for good cause shown

☐ Early Termination of the Loss Mitigation Period having been filed by _____,
and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is extended up to and including 9/30/2021 .

The Loss Mitigation Period is terminated, effective _____ .

In re:
Charise Breeden-Balaam
Debtor

Case No. 18-27662-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 30, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2021:

| Recip ID | Recipient Name and Address |
|----------|---------------------------------------------------------------------|
| db | + Charise Breeden-Balaam, 33 Harding Terrace, Newark, NJ 07112-2005 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2021 at the address(es) listed below:

| Name | Email Address |
|-----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Denise E. Carlon | on behalf of Creditor BANK OF AMERICA N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Denise E. Carlon | on behalf of Creditor Union County Savings Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Douglas G. Mitchell | on behalf of Debtor Charise Breeden-Balaam douglas@lawyermitchell.com g18162@notify.cincompass.com |
| Kevin Gordon McDonald | on behalf of Creditor Union County Savings Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com |
| Kevin Gordon McDonald | on behalf of Creditor BANK OF AMERICA N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Marie-Ann Greenberg | |

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magecf@magtrustee.com

Philip A Kahn

on behalf of Creditor Metamorphosis Plastic Surgery pkahn@feinsuch.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8